Tampere University

Ella Hyvärinen

A ROOM FOR RENT?

Airbnb hosts' perceptions of short-term renting in Tampere

Bachelor's Thesis
Faculty of Business and Management
Supervisors Markus Laine and Salla Jokela
August 2025

ABSTRACT

Ella Hyvärinen: A Room for Rent?: Airbnb hosts' perceptions of short-term renting in Tampere
Bachelor's Thesis
Tampere University
Sustainable Urban Development
August 2025

This thesis examines Airbnb hosts' perceptions of short-term renting in Tampere, focusing on how they understand their short-term renting activities and potential socio-political tensions associated with them. By interviewing three local Airbnb hosts who are actively and solely operating in Tampere, this study aims to gather first-hand insights into the various realities of Airbnb hosting. Thematic analysis was used to examine the interviews, revealing five key themes: economic and social contribution, flexibility and adaptability, distancing from conflicts, contested legitimacy of hosting, and regulatory ambiguities.

These findings reveal that Airbnb is largely understood as a commercial activity, where economic incentives outweigh social benefits. This suggests the platform's departure from the ethos of the sharing economy, where it originated. However, Airbnb's role in Tampere is mostly justified by appealing to its perceived contribution to the local economy and society, which reflects sharing economy logic. Airbnb is seen as an alternative accommodation option, not only for its affordability and flexibility but also for its role in decentralising and democratising tourism. The hosts' perceptions of potential socio-political tensions boil down to three categories: the impacts on the urban fabric, media portrayal, and regulation. Among these, the current form of short-term rental regulation was found to be the most significant concern, highlighting its lack of authority and the inconsistencies between policy and practice.

Keywords: short-term rental, Airbnb, sharing economy, tourism, Airbnb hosting

TIIVISTELMÄ

Ella Hyvärinen: A Room for Rent?: Airbnb hosts' perceptions of short-term renting in Tampere
Kandidaatin tutkielma
Tampereen yliopisto
Sustainable Urban Development, Hallintotieteet
Elokuu 2025

Tämä tutkielma tarkastelee Airbnb-majoittajien näkemyksiä lyhytvuokrauksesta Tampereella ja keskittyy, kuinka he ymmärtävät lyhytvuokraustoimintansa ja siihen liittyvät mahdolliset sosiopoliittiset jännitteet. Tutkimusta varten haastateltiin kolmea paikallista Airbnb-majoittajaa, ketkä toimivat aktiivisesti ja ainoastaan Tampereella, kerätäkseen ensikäden tietoa Airbnb-majoittamisen monista todellisuuksista. Haastattelut tarkasteltiin käyttäen temaattista analyysia, mikä paljasti viisi keskeistä teemaa: taloudellinen ja sosiaalinen myötävaikuttaminen, joustavuus ja mukautuvuus, etääntyminen konflikteista, kiistanalainen oikeutus majoittamiseen ja sääntelyn epäselvyys.

Nämä löydökset paljastavat, että Airbnb ymmärretään pääasiallisesti kaupallisena toimintana, jossa taloudelliset kannustimet ylittävät sosiaaliset hyödyt. Tämä viittaa alustan suunnanmuutokseen pois jakamistalouden eetoksesta, josta sen toiminta on alun perin lähtenyt. Airbnb:n rooli Tampereella on kuitenkin enimmäkseen oikeutettu vedoten sen tiedostettuun kontribuutioon paikalliseen talouteen ja yhteisöön reflektoiden jakamistalouden logiikkaa. Airbnb nähdään vaihtoehtoisena majoitusmuotona, ei vain edullisuutensa ja joustavuutensa vuoksi, vaan myös siksi, että sen katsotaan hajauttavan ja demokratisoivan turismia. Majoittajien näkemykset mahdollisista sosiopoliittisista jännitteistä tiivistyvät kolmeen kategoriaan: vaikutukset kaupunkirakenteisiin, mediakuva ja sääntely. Näistä jännitteistä tämänhetkinen lyhytvuokrauksen sääntely nousi merkittävimmäksi huoleksi, korostaen siihen liittyvää auktoriteetin puutetta ja epäjohdonmukaisuuksia politiikan ja käytännön välillä.

Avainsanat: lyhytvuokraus, Airbnb, jakamistalous, turismi, Airbnb-majoittaminen

USE OF AI IN THESIS

I have utilised AI tools in my thesis:

☐ No
☒ Yes

The AI tools utilised in my thesis and their purposes are described below:

Names and versions of AI tools: Grammarly 1.127.0.0 and ChatGPT-4

Purpose of using AI tools: I used Grammarly to check my grammar, correct typos, and improve the flow in my text. I allowed the programme to correct my text simultaneously during the writing process. Grammarly flagged the errors and suggested corrections, which I copied and pasted directly to my paper. I used ChatGPT to help reformulate some of my sentences for greater clarity. The programme was instructed to restructure a sentence I had written without adding any of its own ideas. The choice of these AI tools is justified to ensure linguistic quality in this thesis. All the ideas and opinions presented are my own.

Sections where AI tools were used: Grammarly and ChatGPT were utilised to enhance my writing throughout the thesis: Introduction, Literature Review, Methodology, Analysis, Discussion, and Conclusions sections.

I acknowledge that I am fully responsible for the entire content of my thesis, including the parts generated by AI, and accept accountability for any violations of ethical standards in publications.

CONTENTS

1 INTRODUCTION

In the age of digitalisation, platform-mediated tourism has become a prominent way to book transportation, accommodations, and experiences in travel destinations. The convenience of choosing from a wider range of options and booking them with just a couple of clicks has popularised platforms, such as Airbnb, ultimately making tourism more available and accessible for a larger audience. However, the selection of rooms and apartments dedicated to short-term renting has expanded so rapidly, to the point where it contributes to material and socioeconomic transformations of some cities, resulting in a realisation of a short-term city (Salerno & Russo, 2022, p. 1053). Short-term city refers to an urban form that is shaped by and dependent on the practices of a transient population, like tourists, at the expense of the stable resident population (Brollo & Celata, 2023, p. 1827). When the pivotal urban services, such as housing and shops, are dictated by the needs of tourists, they cease to serve the everyday routines of residents, eventually displacing them. The term is highly relevant in cities that struggle with overtourism, for example London (Kim & Yeon, 2025, p. 11), Barcelona (Garcia-López et al., 2020), and Rome (Brollo & Celata, 2023, p. 1828).

Short-term rentals (STRs) have equally gained momentum in the Finnish context. In Rovaniemi, a globally known winter destination, an increasing number of property owners transform their long-term rental apartments into Airbnb listings, pushing the tenants to move out either completely or temporarily for the winter season when tourism peaks (Auvinen & Kukko-Liedes, 2024). The sharp rise in STRs has not only contributed to decreased availability of housing but also higher rental prices, to the extent that it disturbs university students' capabilities to stay in Rovaniemi (Rytkönen, 2025). As a result, higher education institutions decided to shift to remote teaching during the winter season, and hence, Rovaniemi is predicted to lose its popularity as a student city both for degree and exchange students. The city has expressed their critical stance towards the

expansion of Airbnb and actively attempts to reduce unlicensed accommodation providers (Auvinen, 2024). The growing number of STRs is equally observed in Helsinki by Jokela and Minoia (2020, pp. 241–242), who conclude that although some visible effects, like loss of local intimacy, are visible, the public reception towards STRs remains positive. These observations raise the question of whether a similar trend also occurs elsewhere in Finland.

As Finland's third largest city, Tampere also stands out as the largest inland centre in all of the Nordic countries (Visit Finland, n.d.). The city actively seeks to attract domestic and global tourists, and has succeeded in its aspirations, having been chosen the most attractive travel destination in Finland (Taloustutkimus Oy, 2025) and praised in The Times magazine as "an underrated fairytale Finnish city" (Hodges, 2023). The city seeks to manage tourism flows by encouraging residents to rent their properties on the Airbnb platform for visitors during peak seasons, when hotels' accommodation capacities overflow (Hurme, 2022), indicating Tampere's positive attitudes towards STR activities, compared to its counterpart, Rovaniemi. This rising popularity is equally reflected in the number of accommodations in Tampere offered on short-term rental platforms. According to https://www.airdna.co, there were over 900 available private rooms and apartments on the Airbnb platform in July 2025. The trend is also visible from a statistical point of view. According to Eurostat (2024), there is a clear rise in the number of booked nights via international booking platforms in Tampere. In 2018, 77,439 nights were booked, while in 2024 the number was 266,802, indicating an increase of 245%.

The current global trends of increased platform-mediated tourism and STRs raise concerns about whether Tampere could face a similar trajectory, especially as the city aspires to attract more visitors. There are only some previous studies done on the impacts of short-term rentals in Finland, let alone in Tampere. In fact, Adamiak (2018, p. 67) highlights that the effects of STRs in middle-sized cities are understudied, calling for a need to expand the research horizons from large metropolises to include smaller urban areas.

This thesis studies how Airbnb hosts, key actors enabling STR activities, perceive the Airbnb phenomenon in Tampere. It is important to understand how STRs and Airbnb hosting operate at the ground level, so that Tampere can implement this knowledge to promote proactive city planning before negative

externalities emerge, like in Rovaniemi. Due to the limited amount of Airbnb-related research in the Tampere context, the data was collected by conducting semi-structured interviews with local Airbnb hosts. Given that the hosts navigate between the influx and preferences of tourists, however restricted by the city administration, they may hold insightful perspectives to shed light on the potential frictions between agencies as well as on the development of the Airbnb phenomenon in Tampere. Although Airbnb is not the sole peer-to-peer platform providing short-term rentals, it is yet the biggest in size and impact (Guttentag, 2019, p. 815), which is the reason I examine its position in Tampere. Pointed out by Guttentag (2019, p. 834), the effects of STRs and Airbnb are mainly investigated with quantitative methods, which have helped to establish a foundational knowledge on these phenomena's developments. Yet there is more room for richer and deeper insights into many realities surrounding short-term rentals and Airbnb, which justifies the choice of employing qualitative research methods, thematic analysis in particular. Due to the nuanced nature of human experiences, giving numeric values to attitudes, emotions, or perceptions falls short in capturing *why* and *how* certain trends are experienced. With the help of thematic analysis, the aim is to identify themes and patterns emerging from the lived experiences of Airbnb hosts in order to gain an understanding of deeper meanings and relationships.

Given the background in the rise of tourism and short-term rentals in Tampere, while being aware of the global tensions and conflicts around the subject, this thesis seeks to answer the following research questions:

1. How do Airbnb hosts in Tampere understand and justify their short-term renting activities?
2. How do Airbnb hosts in Tampere perceive the potential socio-political tensions surrounding short-term renting?

In order to answer these research questions, this thesis starts with the literature review, introducing the central theoretical perspectives on the Airbnb platform, exploring short-term rentals' impacts on urban fabrics, and shedding light on the current state of Airbnb hosting in Tampere. The main findings of the literature review serve as a foundation for forming the interview questions for local Airbnb

hosts in Tampere. Their responses will be analysed using thematic analysis to identify central themes related to the everyday realities of Airbnb hosting. Lastly, these findings will then be discussed in relation to the literature to place the Airbnb phenomenon in Tampere in a broader global context.

2 LITERATURE REVIEW

2.1 Understanding Airbnb in the sharing economy

In 2008, Airbnb was launched as a digital peer-to-peer platform, linking hosts offering their spare bedrooms with guests seeking accommodation during their visit. Airbnb rapidly grew into a multi-million-dollar enterprise, with supporters, like Baum (2015, p. 40) and Sundararajan (2016, p. 8), who brand the company as a success story within the sharing economy, highlighting the platform's economic efficiency and capacity to optimise the use of underutilised assets. However, some academics, including Kalamar (2013), Ravenelle (2017, p. 293), and Schor (2017, pp. 276–277), are more cautious with accepting this narrative uncritically. To clarify how Airbnb and hosting fit within the broader framework of the sharing economy, this first part of the literature examines the relevant concepts and debates surrounding the topic.

2.1.1 The sharing economy

In the past decades, the sharing economy (SE) has gained more popularity as a way to promote sustainable practices and create new economic opportunities by encouraging peer-to-peer exchange. It refers to a socio-economic system, where people offer services utilising the resources that they own, but whose use value is temporarily underutilised (Gil & Sequera, 2022, p. 3343). The SE is promoted as an environmentally sustainable way of consumption, because as more people have access to already existing goods, the demand for new production reduces. Besides the SE's emphasis on efficient use of resources, Sundararajan (2016, pp. 28, 30, 125) compiles some of the model's social benefits, including facilitation of social interaction, building trust in strangers, and empowering individuals. At a societal level, this model contributes to a cultural shift where shared access to assets is normalised over individual ownership (Martin, 2016, p. 146), and enjoys a rhetoric of contributing to the common good (Schor, 2017,

p. 275). In their book, Botsman and Rogers (2010, p. 83) list everyday examples of resources that are waiting to unleash their power of idling capacity: cars that sit unused most of the day, the spare bedroom rarely used, or formal clothing worn only once.

While this collaborative economic model has been celebrated as "a potential new way to sustainability" (Heinrichs, 2013, p. 228), it has not been immune to critiques, which highlight a contradiction between its idealistic rhetoric and commercialised reality. Specifically, the concern about the SE's potential to promote a neoliberal paradigm is shared among researchers who argue that the model undermines labour regulation and primarily benefits middle- and upper-class individuals. Ravenelle (2017, p. 293) argues that, as the workers participating in the SE take the role of independent contractors or micro-entrepreneurs, they are more likely to be exposed to precarity and a lack of employment benefits, hinting at labour exploitation. At the same time, Schor's (2017, p. 275) research highlights that participants in some of the most well-known sharing economy businesses, such as Airbnb, TaskRabbit, and Deliveroo, are predominantly highly educated and well-off. This suggests that the sharing economy rewards asset-rich individuals who have the capacity to leverage their surplus for monetisation. For instance, earning income through sharing economy platforms like Airbnb or Uber primarily benefits those who already own a property or a car, which are expensive assets that not everyone can afford. By emphasising this aspect, Schor aims to challenge the claim that the current form of the sharing economy is universally empowering, when in reality the system widens the gap between low- and high-income groups. Finally, Kalamar (2013) accuses these sharing economy companies of promoting fake imaginaries called "share washing", which use the language of environmental friendliness and community to disguise their profit-driven intentions. Kalamar uses Airbnb as an example to pinpoint the paradox of calling it "sharing" a home, when the exchange actually is monetary and therefore more accurately described as "renting".

Since the 2010s, the rapid growth of the sharing economy businesses was enabled by online platforms that connect individual lenders with individual providers – commonly known as peer-to-peer platforms. Next, this literature shifts its attention to studying the role of these digital platforms in the sharing economy

by using Airbnb as an example, which is considered a flagship of the sharing economy business.

2.1.2 Airbnb as a sharing platform business

Airbnb (www.airbnb.com) is an online platform that offers peer-to-peer accommodation, connecting hosts offering their properties for short-term rentals with guests seeking a place to stay during their visit. Since its founding in 2008, the company has evolved into a multi-billion-dollar business. While initially Airbnb was introduced to the market for residents to rent underutilised spaces in their homes according to the sharing economy ethos, most of the listings today are entire properties rather than shared rooms, as seen in Europe (Adamiak, 2018, p. 69). Today, there are over 8 million active listings worldwide (Airbnb, 2025), including private rooms within hosts' residences and entire apartments, as well as unique destinations like tree houses, castles, and igloos (Guttentag, 2019, p. 815). Providing unique experiences is central to Airbnb's mission – according to the company's latest slogan, "Belong Anywhere" (Airbnb, 2019), guests can explore the city beyond typical tourism by being hosted by a local resident and gaining insight into their lifestyle. The platform's approach is viewed as countercultural to the traditional tourism industry, as it decentralises the industry away from conventional hotels and replaces outdated business models (Michael O'Regan & Choe, 2017, pp. 153, 156). Airbnb enjoys a positive image linked to sharing and sustainability, practically framed as "synonymous with the sharing economy" (Schor, 2014, p. 2) and "the poster child of the sharing economy" (Baum, 2015, p. 40).

Instead of owning properties itself, Airbnb exemplifies the sharing platform business model, which offers the digital infrastructure to act as an intermediary between user groups to facilitate communication and transactions (Srnicek, 2017, p. 225). In Airbnb's case, the user groups are hosts (accommodation providers) and guests (service users). The platform capitalises on the network effect, where the value of the platform increases as the number of users increases (Wirtz et al., 2019, pp. 456–457). As Airbnb charges service fees from both user groups (Guttentag, 2019, p. 815), it benefits from increased platform activity and transaction volume. Under the logic of cost-efficiency, the sharing platform

businesses typically operate by outsourcing as many costs as possible (Srnicek, 2017, p. 256), meaning that the workers are responsible for supplying, maintaining and insuring the assets they use to deliver the services. For Airbnb specifically, the hosts function as the worker (or better understood as an independent contractor) because they provide the service and are in charge of managing their apartments between guests. In this way, the platforms transfer the economic risks onto their providers, leaving them in a vulnerable position. This became evident during the COVID-19 pandemic, when Airbnb hosts in Greater Sydney, Australia, faced 6.5 times greater financial losses than the platform itself, yet received no employment-based insurance (Chen et al., 2022, p. 1153).

The centrality of crowdsourced data is typical of sharing platforms (Schor, 2017, p. 263), which in Airbnb's case includes user-generated ratings, reviews, profiles, property listings, demand trends, and booking data. Data is an essential resource for platform businesses as it drives their operations and can provide an advantage over competitors (Srnicek, 2017, p. 254). While these platforms act as mediators between user groups, they also serve as mechanisms to monitor interactions to extract data. As seen with the expansions of Facebook and Google beyond their original services, Srnicek (2017, p. 255) argues that there has been a broader shift towards a data-centric model in capitalism, also known as platform capitalism. Whereas traditional forms of capitalism, the profit is generated through production and assets, in platform capitalism the profit is generated through extracting, utilising and selling information. Zuboff (2015, p. 85) explains that this produced data on individuals and their habitats is valuable because by knowing, controlling, and modifying behaviour, the platforms can produce new varieties of commodification, monetisation, and control. Data has become a valuable asset, and Srnicek (2017, pp. 255–256) notes that "the platform's appetite for data" is never-ending, prompting constant expansion of data extraction and monopolisation, often leading to aggressive competition and a winner-takes-all market, as seen with Google, Facebook, and Amazon. This data is typically highly protected, as is the case with Airbnb, which has not made its data available to independent researchers (Schor, 2017, p. 268; Wang et al., 2024, p. 2261).

2.1.3 Hosting on Airbnb

Thanks to the flexibility offered by sharing platform business models for service providers, the threshold for monetising individuals' assets and services remains low. "All the tools you need to host, in one app", states Airbnb on their website, capturing the ease that the platform provides. In addition to convenience, economic incentives are reported as the primary motivation for becoming a host, followed by the opportunity for social exchange (Karlsson & Dolnicar, 2016; Lampinen & Cheshire, 2016; Visser et al., 2017). However, it has been reported that Airbnb is not typically the main source of income for most hosts, who tend to already be highly educated and well-off (Dos Santos et al., 2025, p. 11; Visser et al., 2017, p. 158).

Hosting on Airbnb can be regarded as a form of gig economy work, characterised by temporary employment, contracts, and projects supplied by gig workers offering services or sharing assets on online platforms (De Janasz et al., 2023, p. 60). More specifically, Khang et al. (2025, p. 4) identify five characteristics of the gig economy: 1) Variety in tasks; 2) Flexible working hours; 3) Project-based economy; 4) Use of information and communication tools; and 5) Contracts mainly between the platform and the worker. These traits all apply to Airbnb hosts, whose work and income are largely influenced by tourism flows and guest demands. While temporary employment providers have historically existed in the form of freelance workers, the gig economy has gained more attention partly due to technological advancements.

Digital platform tools, such as algorithms and analytics, have not only enhanced gig labour's scalability and efficiency, but also enabled casual and informal gig work to evolve into more routine and professional practices. Cocola-Gant and Cago (2021, p. 1674) suggest that these platform technologies have facilitated and streamlined user interactions to an unprecedented degree, making the global exchange of properties more efficient and productive than ever before. Coupled with hosts' financial motivations, many scholars note that the Airbnb platform's sharing economy characteristics are diminishing. An increasing number of hosts are turning towards commercialised Airbnb hosting, which Cansoy and Schor (2024, p. 986) describe as labour-intensive and capital-centric. In commercialised Airbnb hosting, properties are treated as buy-to-let

investments, encouraging investors to expand their real estate portfolios and rent them permanently on short-term rental platforms in a professional manner, starkly opposing the sharing economy ethos. This shift toward a more commercialised approach is particularly evident in tourism hotspots such as major European capitals and Mediterranean cities (Adamiak, 2018, p. 69), as well as in the Finnish context in Helsinki (Jokela & Minoia, 2020, p. 18) and Rovaniemi (Hakkarainen & Honkanen, 2017, p. 31). It is worth noting that although commercialised and professionalised Airbnb hosting has become increasingly prominent, Adamiak (2018, p. 69) observes that such professionalised activity appears less in relatively less touristic cities. Based on this interpretation, Tampere, the research context of this thesis, can be considered as part of this category.

It is because of the commercialisation and professionalisation of Airbnb that some cities struggle with housing affordability and neighbourhood disruptions. To provide an overview of the impacts of the proliferation of Airbnb in urban areas, the next section of this literature review examines these effects in detail.

2.2 Impacts on urban fabric

The impacts of Airbnb's rapid growth are mostly evident in housing affordability and community wellbeing in cities. This section of the literature review focuses on the effects of short-term rentals (STRs) in urban areas, reflecting on this thesis's research context. It is important to mention that most existing studies are based on tourism-intensive cities around Europe, and there is a lack of research on middle-sized cities, such as Tampere. Nevertheless, evidence from these major cities provide valuable insights into the potential consequences of an aggressive increase in STRs within urban environments.

2.2.1 Housing

Changes in housing supply and prices are among the most prominent impacts occurring in locations affected by the rise of STRs. The increase in Airbnb listings is associated with the increase in both rental rates and house prices in locations such as Barcelona (Garcia-López et al., 2020), Amsterdam (Neuts et al., 2021, p. 120), and overall in the United States (Barron et al., 2020, p. 5). Gacia-López

et al. (2020) seek to explain this transformation with the opportunity of higher returns for landlords that STRs offer compared to long-term rentals. Since STRs have higher per night rates compared to typical rentals, landlords are incentivised to convert their properties into Airbnb listings in the name of extra income, resulting in a drastic decrease in long-term residential housing. Although the total housing supply is not affected by the entry of Airbnb, Barron et al. (2020, p. 33) point out that the demand for long-term rental units exceeds the supply, which eventually contributes to higher rents and house prices. In fact, there is evidence of conducting Airbnb activities for extractive and profit-making purposes (Cocola-Gant & Gago, 2021, p. 1673; Jokela & Minoia, 2020, p. 18).

Cocola-Gant and Cago (2021, p. 1673) bring this notion forward by suggesting that Airbnb offers a new mechanism of housing financialisation, referring to the process where rental housing becomes a new financial asset. Instead of perceiving properties as homes – a basic human necessity with an immeasurable value for an individual's well-being – they are commodified and thereby harnessed as tools to generate profit. Platforms such as Airbnb have accelerated the financialisation of rental housing by professionalising Airbnb hosting and opening the local markets to global investments. Cocola-Gant and Cago exemplify the phenomenon in the historical neighbourhood of Alfama, Lisbon, which underwent an aggressive transformation from a working-class residential area into a tourism hotspot due to investor purchasing properties within the area and converting them into Airbnb listings, eventually displacing the residents with tourists. With the case study, Cocola-Gant and Cago pointed out tenants' vulnerable position in the housing market if it is dominated by STRs.

In other words, platform-driven tourism has shifted the housing markets by transforming homes into tools for commerce and profit-making, making housing unaffordable and unavailable for residents. In the pursuit of higher returns from short-term rentals, landlords are encouraged to pull out their properties from the traditional rental markets, which decreases the long-term housing supply, and this way increases the rental rates and housing prices of the few existing residential apartments. In this light, it can be concluded that a high number of short-term rentals can be linked to unequal access to housing and social injustices in urban areas.

2.2.2 Community

“Belong anywhere” is at the core of Airbnb’s marketing – authentic travel experiences are created by staying in the same spaces and interacting with the same communities, just like locals do. In addition to cultural exchange (Cheng et al., 2022, p. 1131), economic benefits are commonly emphasised in literature on STRs’ impacts on communities. The Airbnb business generates extra income for homeowners and local services, contributing to the regeneration of urban areas (Celata & Romano, 2022, p. 1021). This was the case in Athens, where the booming Airbnb industry reactivated the deprived local economy by creating jobs and offering low-income households a new source of income (Balampanidis et al., 2021, p. 238).

On the other side of the coin, the sharp increase in STRs, and thus the influx of temporary residents, is noted to generate negative externalities on communities. Noise complaints are among the most highlighted issues (Cheng et al., 2022, p. 1132; Cocola-Gant, 2023, p. 6; Muschter et al., 2022, p. 1111), along with overcrowding of the streets (Cocola-Gant, 2023, p. 4), traffic congestion, and waste issues (Muschter et al., 2022, p. 1111). In cities like Barcelona, Lisbon, and Venice, transformations in the commercial fabric are widely cited, challenging the long-term residents' ability to sustain their everyday routines (Cocola-Gant, 2023, p. 5; Cocola-Gant & Gago, 2021, p. 1678; Salerno & Russo, 2022, p. 1045). In tourist hotspots with a growing STR market, service providers shift their attention to accommodate visitors, resulting in souvenir shops and trendy restaurants seizing the commercial landscape, ultimately pushing out grocery shops and bars further from these neighbourhoods. According to Cocola-Gant (2023, p. 5), not only does this cause practical struggles to engage with everyday tasks, but also emotional disruption because stores and bars operate as spaces for encounters, serving as the backbone for community life. Eventually, this lack of “practicality”, “belongingness”, and “attachment” experienced by the long-term residents acts both indirect and direct driver of out-migration, contributing to the depopulation of urban cores (Celata & Romano, 2022, p. 1035; Salerno & Russo, 2022, p. 1051).

The “Belong anywhere” concept revolutionised the lodging industry by bringing visitors into everyday residential environments. However, literature

suggests that this proximity does not benefit local communities equally. Short-term rentals bring tourism into the heart of residential spaces, which reveals contrasting and mismatching ways to consume the city – tourists interact with the space for leisure, meanwhile residents depend on it. These overlapping, yet misaligned expectations and consumption patterns create tensions as listed in this section. Ironically, visitors' aspiration to live like a local has only contributed to a wider gap between them and the local communities.

2.3 Airbnb and hosting in Tampere

Thus far, this literature review has focused on Airbnb's development within the sharing economy and its impacts on urban fabrics, drawing examples from urban environments outside Finland. This final section offers an overview of Airbnb in Tampere, providing insights into the current events and regulatory framework. While there are some publications and theses on tourism in Tampere, none of the papers solely discuss STRs or Airbnb. This lack of academic interest may result from the novelty of Airbnb in Tampere and its relatively small market compared to major European cities. Therefore, news outlets, such as Yle and Aamulehti, are used as sources to collect evidence on the topical discussions on Airbnb and hosting in Tampere within the past few years. To understand the current regulatory framework that Airbnb hosts operate within, the guidelines on "Airbnb-type accommodation activities" (Airbnb-tyyppinen majoitustoiminta), issued by the City of Tampere (2025), are explored.

2.3.1 Contextualisation

According to Eurostat (2024), between 2018 and 2024, the number of booked nights via booking platforms grew from 77,439 nights to 266,802 nights in Tampere, indicating an increase of 245%. In July 2025, there were over 900 listings in Tampere, most of which are concentrated in the urban area of Tampere, as shown in *Figure 1*. This trend has attracted attention from both the media and the city administration. Notably, the City of Tampere encourages residents to list their properties on the Airbnb platform to help manage the tourism

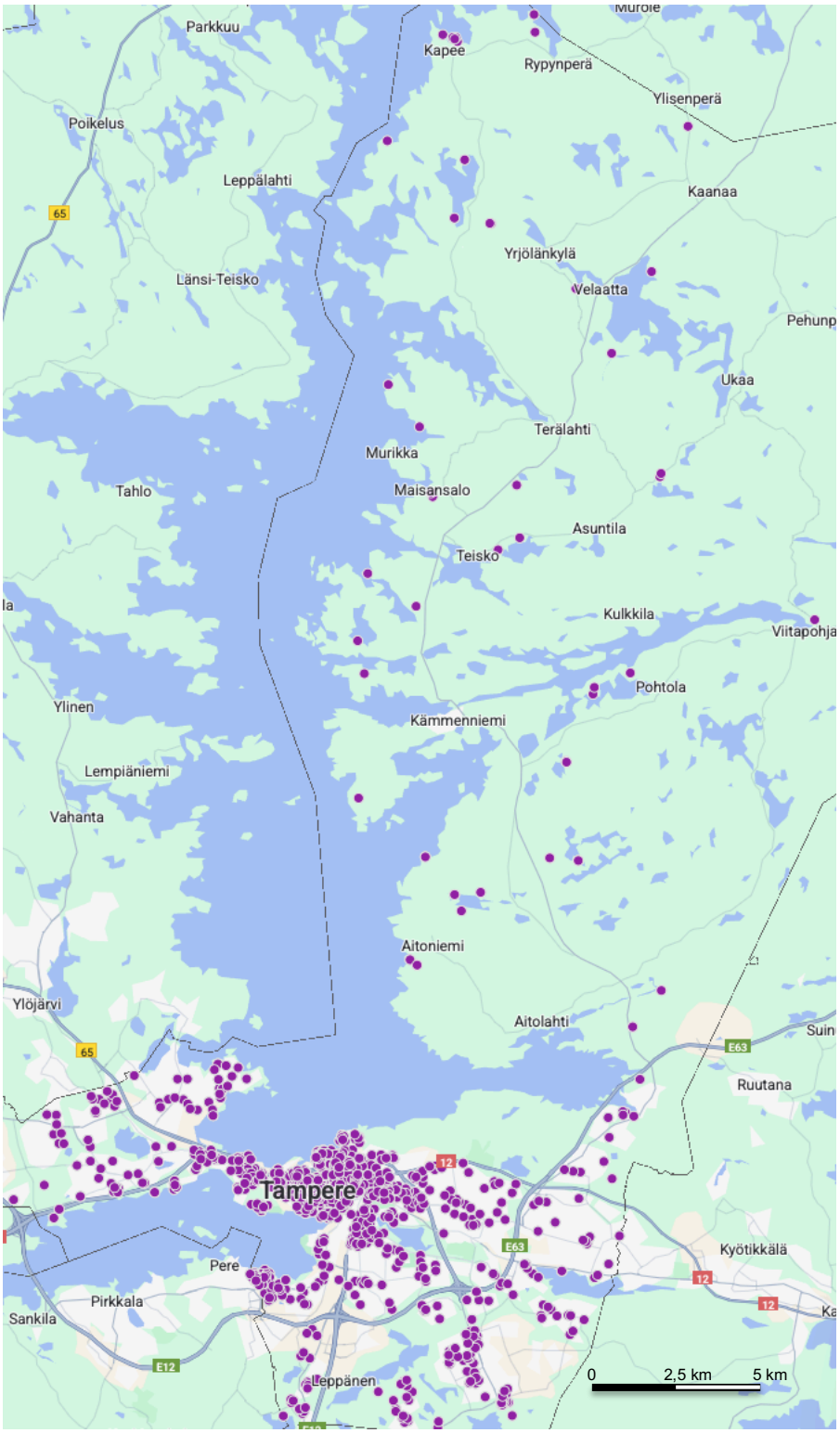
influx during peak seasons when hotel capacities are exceeded (Raitio & Punkari, 2022).

Recent news coverage on Airbnb highlights its various side effects in the city, mostly focusing on problematic cases. Among the most discussed concerns are unlicensed Airbnb hosting and the so-called “hidden hotels” (piilohotellit), which refer to clusters of Airbnb rentals within a single building functioning as hotels without proper legislation. One of the most coordinated examples is Hiisi Homes, which the City of Tampere declared to be operating illegally and required it to cease its accommodation services under penalty of a fine (Ventola, 2025). Similar instances of unlicensed hosting have been reported throughout the city, illustrating how easily the line can be crossed from occasional short-term renting to professional hosting. One estimate indicates that there are hundreds of Airbnb apartments in Tampere that fulfil the criteria of professional hosting, but do not hold a license (Enne, 2024). Additional concerns include thefts in storage rooms and nuisances caused by guests (Mylläri, 2023).

Beyond city officials and observant residents, Airbnb hosts also voice their perspectives and justify their operations. They perceive themselves as filling a gap in Tampere’s accommodation market, which lacks affordable and flexible options for visitors (Palomaa, 2018). Airbnb is portrayed as a successful, yet sensitive business model that is heavily dependent on tourism flows. During peak seasons, hosts can earn significant supplementary income, while in low seasons with fewer guests, empty apartments can become a financial burden, as seen during the COVID pandemic (Dementjeff & Heikkilä, 2022; Pajunen, 2020).

Nevertheless, hosts argue that the greatest challenge they face is the current legislative framework - they are caught between short-term renting practices and uncertain policies that, in their view, restrict Airbnb activities in unfair and arbitrary ways (Hankaniemi, 2024). Overall, Airbnb’s rapid growth in Tampere has not gone unnoticed. The media tends to highlight problematic aspects, including unlicensed short-term renting, while hosts claim that it all boils down to the ambiguous regulations. To better understand the complex legislative environment that Airbnb hosts must navigate, the next section will shed light on the current regulatory framework and explore why and where tensions arise.

FIGURE 1. Spatial distribution of all Airbnb listings located in urban Tampere in July 2025 (https://www.airdna.com)



2.3.2 Regulatory framework

The regulatory framework is available on the City of Tampere's official website, outlining the features of short-term rentals and current legislation in relation to their management. The guidelines aim to clarify the boundary between licensed accommodation services and occasional short-term renting of an individual's home. Identifying this boundary is crucial because licensed accommodation services are subject to stricter indoor health and safety requirements, which do not apply to regular housing. These regulations are based on Finnish law and are supervised by the Construction Supervision Authority (Rakennusvalvonta), the Environmental Health Authority (Ympäristöterveys), the Fire Department, the police, and the tax authorities in Tampere. The Tampere city council has yet to formally amend any regulations concerning STRs.

The City of Tampere defines licensed accommodation service as including elements such as: no one resides in the apartment, the space is furnished, and the accommodation is offered only for a short period. Additionally, the space is considered a commercial accommodation service if the provider offers supplementary services, such as bed sheets, hygiene supplies, or cleaning services, and if it is offered through a platform like Airbnb. To legalise short-term renting, practitioners are expected to formally notify the Construction Supervision Authority, the Environmental Health Authority, and the police. See *Appendix 1* for the full list of characteristics of licensed short-term renting.

The City of Tampere's website serves as an information portal for residents planning to start an Airbnb business. The outlined features of licensed STRs show how easily an apartment can be classified as one. Although the guidelines assist residents in determining whether their activities constitute a commercial short-term accommodation service, it remains their responsibility to comply with regulations, exposing a regulatory blind spot. While Tampere's authorities have issued guidelines for organising Airbnb activities, they lack an official register to systematically monitor compliance. An unauthorised commercial STR provider might only be detected if reported to the Construction Supervision Authority, which appears arbitrary. Furthermore, although the Airbnb platform promotes responsible hosting by requesting to follow location-specific laws, it does not verify whether hosts are compliant, for example, by requiring proof that the host

has informed the Environmental Health Authority in Tampere. Interestingly, the hosts may openly advertise their listings on the platform, even though organising short-term renting in these apartments may be deemed illegal.

Ultimately, these issues place the onus on hosts to interpret and voluntarily follow the guidelines. There are no specific laws governing STRs in Finland, hence providers often find themselves caught between multiple policies and regulations originally introduced for other purposes. Due to the lack of clear boundaries, illegal short-term renting remains difficult to detect and eradicate. However, the Finnish government has proposed an amendment to the Building Act to Parliament, limiting short-term renting in second apartments to 90 days, or 180 days if permitted by the municipality (Martinkauppi, 2025). The proposal aims to reduce instability in the rental markets and make a clear distinction between occasional short-term renters and commercial accommodation providers. This amendment is supposed to come into force on January 1st, 2026. For now, this regulatory structure reflects soft governance—the city relies on information rather than strict legal enforcement to influence Airbnb activities in Tampere. This topic is explored further later, based on empirical data collected from interviews with Airbnb hosts.

3 RESEARCH FRAMEWORK AND METHODOLOGY

3.1 Data collection

The data for this study consists of three individual interviews with Airbnb hosts who are based in Tampere. Given the limited previous research concerning Airbnb in the Tampere context, this study involved collecting the original data. Although three interviews are considered a small sample and hence do not allow reliable generalisations, they represent a manageable scope for a bachelor's thesis. As the Airbnb phenomenon is far more widely studied by quantitative methods (Guttentag, 2019, p. 834), this research is a contribution to the qualitative description of short-term renting and Airbnb hosting. By giving a voice to local Airbnb hosts, this research aims to undercover the substance and meanings that would typically go unnoticed when expressing the phenomenon in numeric values.

3.1.1 Participants

In this research, the selection of participants is based on two characteristics of their listings: they are actively utilised for short-term renting, and they are exclusively located within Tampere municipality. These criteria are set to identify hosts who engage in frequent short-term renting within the scope of this thesis. First, to gain accurate insights into the current landscape of Airbnb hosting, only hosts with active listings were considered eligible for the study. Second, the relevance of the local context is important, as this study aims to specifically examine Airbnb and STR governance in Tampere. Therefore, participants who had listings also outside Tampere were excluded during the filtering process. Including such participants might have included perspectives influenced by public

discourse and regulatory climates in other cities, potentially making them less representative of Tampere's specific context.

Variables such as age, gender, or level of education were not considered when selecting participants. With only three participants, this personal information is unlikely to be significant, as it does not permit reliable generalisations about their relationships to Airbnb hosting in Tampere. However, this could be explored in future research with a larger sample size to examine the links between hosts' motivations and profiles, for instance to verify whether this supports the findings of Visser et al. (2017, p. 158) and Dos Santos et al. (2025, p. 11) regarding the high level of education among Airbnb hosts.

3.1.2 Interviews

The Airbnb platform served as a medium to send interview requests to hosts who fulfilled the criteria described in the previous section. The filtration of potential interviewees was conducted manually by going through over 700 available listings at the time of data collection in June 2025. The listings were examined one by one in order to access the host's profile, which gave information about their listings offered on Airbnb. Having confirmed their eligibility for this research, the hosts were approached through private messaging, sending an interview inquiry. In total, thirty-four interview inquiries were sent, of which twenty-six did not respond, five declined, and three accepted.

The interviews were semi-structured. This format was the most suitable regarding this thesis's topic because it allowed the hosts to format their own perspectives, revealing their motives and attitudes organically, yet within the research framework. Semi-structured interviews enabled me to ask clarifying questions, which could undercover insights outside the preset interview questions. While semi-structured interviews are not restricted to a rigid set of questions, a comprehensive range of open-ended questions was prepared to ensure coherence and accuracy. The questions were divided into five themes: 1) Background information; 2) Perceptions about STR and Airbnb in Tampere; 3) Conflicts and public discourse; 4) Administrative Perspective; and 5) Other. See *Appendix 2* for a detailed look at the guiding questions. These themes reflect on the findings that emerged in the literature review, encompassing topics such as

professionalism, transformations in urban fabrics, and regulatory challenges. As these questions were prepared by a “non-host”, who is unfamiliar with Airbnb hosting, there was a risk of unintentionally excluding important prompts for discussion. Therefore, the last theme, “other”, was implemented to ensure the hosts can add topics that they found valuable to the discussion. The interviews were held individually and recorded for transcription purposes. Two of three interviews were held on Teams, and one was face-to-face. Two of them were conducted in Finnish and one in English. Translations of questions and responses are my own.

3.1.3 Research ethics

Given that short-term renting contributes to livelihoods, it may be a sensitive topic for participants and therefore should be handled with caution and respect to minimise any risks. Hence, participants’ privacy and anonymity were highly emphasised throughout the research by following the premises of responsible data collection. Before participating in the interview, an individual participant was informed about the process and purpose of the research. In addition, privacy notice forms were sent, which highlighted the participant’s right to withdraw at any moment without consequence. As the interviews were recorded for the transcription purposes, the participants were informed about this before participation. Each participant gave verbal consent, indicating their voluntary decision to participate in the interview. Personal information, such as name, age, gender, or occupation, was not collected in the first place because it did not carry major significance in this research. Information related to participants’ Airbnb business, which could be used to deduce their identities, such as properties’ locations, was not collected. However, other related information, such as the number of properties, years of hosting, and income role, was collected. In Tampere, with a relatively small pool of hosts, the sensitive nature of these pieces of information was taken into account, as they could be used to deduce hosts’ identities. To protect participants’ privacy, each host’s background information was presented using scales, making it less identifiable without compromising valuable details. Finally, each host was given a pseudonym: *Host 1*, *Host 2*, and

Host 3. As participants' gender identities were not collected, gender-neutral pronouns – they/them – are used throughout when referring to individual hosts.

3.2 Analysis method

Thematic analysis was employed to analyse Airbnb hosts' responses. This method is ideal due to the framework's flexibility in analysing varying sizes and types of textual data (Clarke & Braun, 2017, p. 297), making it well-suited to the small scale and qualitative nature of this study. Thematic analysis is a method for analysing, identifying, and interpreting patterns of meaning across a dataset. The patterns are identified through coding, in other words, systematically labelling meaningful parts of the text. Later, these codes are grouped into themes, which help to capture the most recurring ideas and relevant aspects of data. Thematic analysis was a reasonable choice for this research because it organises the interview data into themes, allowing for comparison with insights drawn from literature.

After transcribing all the interviews into text format, I familiarised myself with the data by examining each interview individually to gain an overview of its content. Using the highlight tool in my document editor, I manually colour-coded sections of the text relevant to this study's topic and research questions. I labelled each colour-coded section with a name that described the idea or emotion. These highlighted codes gradually evolved into broader themes. For example, I developed approximately six codes related to the convenience, ease, and elasticity offered by Airbnb, which later emerged into the theme "flexibility and adaptability", capturing the wider meaning of these codes. As an example of the codes that contributed to this theme, see *Table 1.* Next, this paper presents the results of the thematic analysis, through which five main themes describing the hosts' perceptions of Airbnb were identified.

TABLE 1. Example of the coding process and generating the theme "flexibility and adaptability"

Excerpt of the interview	Code
If we look at the time during the Pori Jazz Festival and think about how a big of an influx of people arrive to such a small town. There are quite a lot of Pori residents who leave the city for their summer houses, or similar, and rent their apartments via Airbnb or some other way during the music festival. Apparently, it also occurs in Seinäjoki during different events or world championship competitions. Residents, who happen to live in a central location, leave the city and rent out their flats in the meantime. It represents the flexibility of accommodation services. For instance, last week, I had to stay one night in a hotel and it cost two hundred and forty euros and the whole city was packed with people. The hotel rates in Tampere are incredibly expensive and now Airbnb provides more flexibility to it. (Host 1, 24.6.2025)	Flexible source of income Flexible tourism Comparison to the hotel industry Financial accessibility
I know hotels especially are pretty expensive, if you're booking a Lapland hotel and Tampere Scandic hotel or whatever, it's close to like a few 100 euros a night. I think Airbnb definitely makes tourism to a city, like Tampere a lot more appealing. I think there's a lot more flexibility and options for people coming from within or out of Finland – people coming from somewhere else in Europe. I think it's very easy to go on Airbnb, look up a city and then you just see all the different options. It's kind of a more appealing way to travel somewhere and be a tourist: have more possibilities and options and also financially I think. A lot of the Airbnbs are cheaper than the hotels, especially in Finland. Hotels are quite expensive all around Finland. So I guess, yeah, it has a positive for tourism, like domestically and also for foreign tourists. (Host 2, 11.7.2025)	Comparison to the hotel industry Flexible tourism Financial accessibility Accessible travelling
It offers opportunities on both sides. Those, who own apartments, they can take them to their own temporary use if they want, and get a little higher return on their investments. But also for those, who book a stay, the flexibility is a nice aspect, when one can stay in a different part of the city. It is particularly nice for the families with children, as I mention earlier that I like to take into a special account. That's something that I have put an effort into and received recognition from helping them [families with children]. This also considers large friend groups travelling together. Perhaps it is that it brings a certain ease to it, since people travel quite a lot nowadays. It provides an alternative. (Host 3, 15.7.2025)	Flexible source of income Distributed tourism Accessible travelling Flexible tourism Comparison to the hotel industry

4 ANALYSIS

While the interviewees had slightly different backgrounds, as shown in *Table 2*, and experiences with Airbnb hosting, similar motives and topics emerged when discussing short-term renting and hosting in Tampere. Through the process of coding and compiling these into themes, five distinctive themes emerged regarding Airbnb and Airbnb hosting in Tampere: 1) Economic and societal contribution; 2) Flexibility and adaptability; 3) Distancing from conflict; 4) Contested legitimacy of hosting; and 5) Regulatory ambiguity. Next, each theme is explored, simultaneously analysing the meanings that they hold to explain Airbnb hosts' perspectives on short-term renting in Tampere.

TABLE 2. Background information about interviewees

Pseudonym	Number of listings	Years of hosting	Income role
Host 1	1–2	3–4	Secondary
Host 2	1–2	0–2	Primary
Host 3	1–2	0–2	Secondary

4.1 Economic and social contribution

In all three interviews, participants emphasised Airbnb's role in distributing both economic and social benefits in Tampere, encompassing personal and societal levels. When asked about their motives for initiating Airbnb hosting, they consistently highlighted Airbnb as a flexible way to generate income. The profit-making motive became evident as participants acknowledged that Airbnb hosting can offer a higher return on their investments compared to traditional long-term renting. Although Airbnb was initially created to offer lodging opportunities within the hosts' primary residence, according to the sharing economy ethos, a distinction between business and home is visible, as described by Host 1:

> "I perceive it only as a business. Let's say that I would not let Airbnb in my own home – that is not something that I would do. But if I furnished one of the other apartments to be listed on Airbnb, then it is fine." (Host 1, 24.6.2025)

Other reasons for choosing short-term renting were mentioned, such as the freedom to use the apartment according to one's own needs or gaining more control over the tenants. Besides these personal financial gains, the hosts stated that the economic advantages also benefit the wider society. All participants noted how tourism can enliven and strengthen local economies in Tampere, and they viewed that Airbnb supports this by expanding the city's accommodation options beyond hotels. For example, Host 3 explained that they have partnered with a neighbouring restaurant by offering a small discount to their Airbnb guests, successfully attracting visitors to use these services. The hosts also observed that Airbnb activities have the potential to redistribute and redirect spending to other neighbourhoods. Previously, income from tourism was concentrated in Tampere's city centre, where the main hotels are located. However, since Airbnb listings are spread throughout the city, the economic benefits could be more evenly spread across different areas. Although the hosts acknowledged the economic benefits to Tampere's local economy, none of them identified it as their main reason for entering the Airbnb platform. Instead, their emphasis was on the expectation of receiving returns on their investments, suggesting profit-driven motives to rationalise Airbnb hosting. Recognising this motive is important in understanding the underlying dynamics of STRs' growth in Tampere, which later helps policymakers to see the drivers behind Airbnb activities and design regulations that align with hosts' actual practices.

Compared to the economic benefits, social benefits appeared more modest in the interviews. Host 2 and Host 3 pointed out that meeting new people is one of the rewarding parts of hosting in Tampere, both for themselves and potentially for the residents in the neighbourhood. Host 3 also described that Airbnb hosting is an outlet to realise their dreams and share kindness, suggesting an intrinsic benefit. When asked directly about Airbnb's broader role in society, the interviewees mentioned aspects such as cities' increased capacity to accommodate more visitors during peak seasons (Host 1), alternatives to expensive hotel stays (Host 2), and more accessible and family-friendly travel

options (Host 3). These observations suggest that Airbnb's contributions are primarily viewed from an economic perspective, where the social aspect remains limited.

4.2 Flexibility and adaptability

Flexibility and adaptability emerged as core values across all interviews, both personally and in relation to broader tourism practices. The ease of listing one's apartment on Airbnb (Host 1), setting their personalised hosting dates (Host 2), and reserving the apartment for personal use when needed (Host 3) were central to their decision to host. The flexibility became an apparent reason why hosts preferred short-term renting over offering the apartments in traditional rental markets. For example, as Host 2 organises short-term renting in their parents' secondary apartment when it is vacant, adaptable use of property becomes the key reason to initiate Airbnb hosting:

> "Then I guess they [parents] are only there part of the year. And most of the time the apartment is empty and kind of useless. - - It's very convenient for one. Like I said, I can manage it all through my cell phone. I don't even need to really take too much time. And they have a very convenient system for scheduling opening dates." (Host 2, 11.7.2025)

In the interviews, the hosts contrasted the flexible nature of Airbnb with the limitations of the hotel industry. Host 3 reminded that for big groups, hotel rooms are not only costly, but they are also unable to accommodate everyone in the same space. Airbnb addresses this by offering larger spaces and more diverse amenities, better catering to the preferences of bigger groups and individuals with specialised needs, including families with children. Besides the ability to provide more unique accommodation experiences, all three hosts mentioned the high hotel prices, to which Airbnb offers a more budget-friendly alternative. Therefore, adaptability in accommodation spaces and pricing can be linked to increased accessibility in accommodation services because, compared to the standardised nature of hotels, Airbnb can offer more customised apartments, amenities, and pricing. Airbnb hosts seem to be aware of this advantage and utilise it to justify Airbnb's legitimacy in bridging gaps in accommodation services. Participants

equally noted the expanded spatial distribution of accommodation options due to the proliferation of Airbnb, which allows visitors to explore different neighbourhoods beyond the city centre. Previously, tourism was largely dictated by the availability and locations of hotels, but now Airbnb is seen as a shift towards decentralising and democratising tourism by providing easier access for individuals to participate in the hospitality sector.

4.3 Distancing from conflict

When discussing the impact of short-term rentals on urban fabrics in Tampere, the general consensus among hosts was that the effects remain minimal. Host 2 acknowledged the rising rental rates in Tampere, which pose a growing concern for students seeking affordable housing. They pondered Airbnb's potential to reduce housing availability and thus increase the rental rates, but viewed that development is not comparable to other global cities, such as London. Still, Host 2 and Host 3 expressed the importance of monitoring the development and their trust in the city's ability to manage it. When it comes to potential changes in neighbourhoods, none of the hosts mentioned that Airbnb activities have contributed to overcrowding, noise pollution, deteriorated resident's well-being or other conflicts. In sum, the structural impacts on the city fabric of Airbnb in Tampere are downplayed by the hosts.

Another way the hosts distanced Tampere from conflicts was by comparing the situation to Rovaniemi and other global cities, like Venice, Milan, and London. In particular, Rovaniemi stood as a relevant reference point, illustrating how STRs can impact the urban context in Finland. By contrast, the hosts pointed out that the situation is not nearly as severe in Tampere. For instance, Host 3 explains:

> "In Tampere, the rental rates have not started to increase, nor there is a housing shortage compared to Rovaniemi. It is not yet visible in Tampere. - - In my opinion, it is a topic that one must keep an eye on. " (Host 3, 15.7.2025)

Host 1 adds to the comparison when asked whether they believe that Airbnb activities have impacted the housing situation in Tampere:

> "It [Airbnb activities] occurs on such a small scale that I don't believe so. But it has occurred in Rovaniemi. - - Tampere is an OK city, but not a tourist city the same way as Rovaniemi." (Host 1, 24.6.2025)

By comparing Tampere to Rovaniemi, the hosts reframed the discussion around short-term renting so that it eventually neutralises the critique of Airbnb's impacts in the local context. Furthermore, all three participants distance themselves from professional Airbnb hosting, noting that their limited number of listings does not influence the wider housing situation as drastically, especially when compared to the hosts managing dozens of listings on Airbnb. Although the topic was not addressed directly, none of the hosts identified themselves as micro-entrepreneurs working for the platform; rather, they described themselves as ordinary individuals seeking to generate additional income from their investments. This positioning creates an interesting coexistence of the profit-oriented, entrepreneurial behaviour and the reluctance to adopt the label of Airbnb entrepreneurship. The nuanced self-perception of Airbnb hosts may cause governance blind spots because those who reject the entrepreneurial label often believe that the STR policy framework is designed for businesses, and therefore may not see the need to comply with the regulations, such as licensing or safety measures.

All the hosts expressed a clear intention to prevent and mitigate potential conflicts proactively. They mentioned using pre-emptive strategies, such as setting a minimum stay of four nights to deter party groups (Host 1), requiring guests to contact them via private messaging before booking (Host 2), and ensuring excellent reviews from guests (Host 3). These measures mainly aim at avoiding property damage or noise disturbances, which may cause complaints from neighbours, potentially prompting the housing cooperative to prohibit the Airbnb business[1]. While the desire for conflict avoidance seems to be motivated by the personal interest to avoid property damages and maintain the capability to continue short-term renting, Host 3 added that community responsibility is at the core of their approach. They emphasised a careful selection of the housing

[1] In Finland, apartment buildings are commonly owned as housing cooperatives, where ownership is based on shares tied to specific units. Shareholders, in other words, apartment owners have decision-making power and can amend rules to restrict or prohibit short-term rentals within the apartment building (Ashanullah, 2020).

cooperative in which they wish to establish an Airbnb business, acknowledging that not all buildings are suitable for it. Host 3 expressed their concern about disturbing the "intimacy" housing cooperative, indicating both solidarity with residents and a wish to ensure guests' wellbeing in a welcoming environment. As a final, interesting note, the hosts perceived short-term renting as a more controllable and conflict-free alternative to long-term tenancy because it allows more oversight over the tenants.

4.4 Contested legitimacy of hosting

When asked about the hosts' perceptions of public discourse and the general atmosphere surrounding Airbnb hosting in Tampere, each of them described it as predominantly negative. They consistently mentioned the role of media and news outlets in creating such a sentiment: the coverage tends to concentrate on clickbait headlines and isolated negative incidents in Tampere. In this way, as Airbnb hosts are collectively connected to these few incidents, they feel unfairly portrayed in the public discourse. While Host 1 and Host 2 seemed indifferent to letting the negative media portrayal influence their operations, Host 3 explained how this environment negatively affects their willingness to participate in the discussion:

> "However, sometimes it can be somewhat difficult to participate in the conversation when there are already many assumptions. If there have been some incidents with Airbnb, people tend to generalise that it is like this and become worried. These incidents may not necessarily be accurate; they are few and may not even be linked to Airbnb. In general, there are all kinds of tenants. But it [public discourse] may create a situation where participation is not easy." (Host 3, 15.7.2025)

According to the hosts' perception, the negative image of Airbnb is limited only to media discourse because they have not directly encountered any negative attitudes from third parties, such as the housing cooperatives or local communities. They estimate that this absence of negative attitudes derives from the pre-emptive measures they take to prevent conflicts, as outlined in the previous section. Hearing narratives that misalign with the hosts' lived

experiences can understandably lead to frustration and mistrust toward media outlets, especially when coverage consistently focuses on the negative.

The participants felt that they have been portrayed unfairly because the media coverage does not give a holistic view of Airbnb hosting. Host 1 reminded that most of the incidents reported in the news and social media occur in the city centre area, whereas their listings are situated elsewhere in Tampere and have never had issues like those described in the media. Host 2 found it particularly unfair that all hosts are associated with commercialised Airbnb hosting, given that Host 2 only rents out their family apartment, which otherwise would remain unused. These responses suggest that the hosts are aware of the contested perceptions regarding Airbnb activities, but do not always agree with them. According to the hosts, these types of negative associations and prejudices are based on false interpretations of the many realities of Airbnb hosting. As a consequence, such misunderstandings may discourage hosts from being active members in the conversations. This may risk constructive and reciprocal dialogue between Airbnb hosts and decision-makers in Tampere, resulting in even more friction and ambiguities in regulation, which will be analysed next.

4.5 Regulatory ambiguities

The final theme emerging from the interviews concerns the regulatory ambiguities related to Airbnb hosting. When asked whether they have familiarised themselves with the instructions on "Airbnb-type accommodation activity" (City of Tampere, 2025), written by the city administration, two of three hosts confirmed yes. However, Host 1, who said that they had not reviewed the guidelines, gave a look at the website during the interview and noted:

> "Currently, I think that there are no regulations in Tampere - -, because if it is a website, it does not have any meaning. - - I have no responsibility to act upon these under Finnish national law. - - This is a useless website - - I believe that it is the Act on Residential Leases[2], which guides my practices. - - I manage it according to the Finnish national law. I do not know what Tampere law is, so that is another

[2] Act on Residential Leases (Laki asuinhuoneiston vuokrauksesta 481/1995)

> discussion. They [guidelines] are based on something that some city official has written on a whim." (Host 1, 24.6.2025)

According to Host 1, the website provided by the City of Tampere holds no juridical value because it is issued by the city administration rather than a legal institution. In addition, they stated that the instructions are irrelevant to them because they operate as a private lessor rather than a registered host who practices the accommodation business. On the other hand, Host 2 and Host 3 had reviewed the instructions before, but equally pointed out their ambiguous nature and expressed uncertainty about the intended target group. These observations suggest contradictions and gaps between the Finnish national law and Tampere's local instructions. Individual hosts may interpret these in the way they want, resulting in inconsistencies in policy and practice.

Interestingly, the hosts' perceptions of regulatory restrictions varied from one another. Referring to the Act on Residential Leases, Host 1 said that the current situation favours tenants' legal protection, making it unfair for the lessors. In contrast, Host 2 experienced the legal framework as relatively easy on them, though they acknowledged that this must be due to renting out their parents' apartment. Host 3 felt that the regulatory framework is quite strict, wishing for more flexible and context-sensitive management of individual cases. Despite these differing views, all three agreed on the need to update and clarify the instructions and regulatory framework, because the current situation leaves them confused and limits their operational space. These experiences reveal that the STR governance in Finland is fragmented, lacks authority and appears inconsistent from the hosts' perspective. Even familiarising oneself with the guidelines depends on the host's own initiative.

In addition to the hosts' relationships with the regulations, the hotel industry's role in the political arena was brought up. When asked about their perceptions on the reasons or political forces influencing the decision-making process, Host 1 and Host 2 estimated that large hotel chains might have the resources and motivation to lobby local politicians to restrict Airbnb's operations. Airbnb hosts sense the tension emerging from the increase of STRs that provide an alternative form of accommodation, potentially taking away customers from

the hotel industry. Thus, a subtle tension between Airbnb hosts and the hotel industry can be inferred.

5 DISCUSSION

5.1 Between sharing economy ideals and commercial realities

Supported by both academic literature and Airbnb hosts' testimonies, Airbnb operations do not generally adhere to the principles of the sharing economy, which depends on sharing assets that people already own but whose use value is temporarily underutilised (Gil & Sequera, 2022, p. 3343). Although none of this study's interviewees possessed an extensive real estate portfolio with dozens of apartments, which scholars regard as commercial and professional Airbnb hosting, they also did not organise short-term renting in their primary residences. The spare properties designated for short-term renting were most often preserved and maintained for profit, supporting Cocola-Gant and Cago's (2021, p. 1673) argument that Airbnb introduces a new mechanism of housing financialisation, where properties are treated as financial assets. Even though not directly asked, none of the hosts explicitly identified as commercial operators or micro-entrepreneurs; instead, they saw themselves as ordinary individuals involved in Airbnb hosting. I cannot definitively interpret whether these hosts are considered commercial hosts without knowing the specifics of their business activities.

Nonetheless, Airbnb and hosting are justified by appealing to the sharing economy's social benefits, entailing the decentralised markets and social interaction. For hosts, Airbnb represents an alternative way to accommodate tourists in Tampere when hotels fail to provide affordable options or their capacities are exceeded. Overall, hosts envision Airbnb as contributing to the common good both economically and socially. According to both the literature and analysis, social exchange emerges as a justification for hosting but remains secondary.

Flexibility and convenience appeared to be key values for hosts, both in terms of earning income and their job roles, which can be linked to the earlier

discussion on platformisation in the sharing economy. Through the platform, the hosts have the freedom to decide whether to accept bookings, pick the best dates for hosting, and communicate directly with the guests – all with the help of a cell phone. This view was similarly supported by Cocola-Gant and Cago (2021, p. 1674), who argue that the development of digital platforms and technologies is instrumental for the expansion of sharing platforms.

While Airbnb originated from the sharing economy ethos, it seems to play a minor role in the hosts' decision-making processes. Hints of the sharing economy are mentioned sporadically but are not explicitly expressed, suggesting that Airbnb hosting is more broadly understood as a commercial activity. It is important to note that economic motivations are not inherently negative—personal financial stability fosters a sense of safety and freedom, especially in today's monetary society. Rather than judging whether economic motivation in Airbnb hosting is negative or positive, it simply indicates a departure from the original sharing economy ethos towards a more commercialised approach.

5.2 Impacts on urban fabric, media portrayal, and regulation under debate

Compared to large global cities and well-known tourist destinations, such as Barcelona and Venice, it is safe to say that Tampere does not face similar challenges related to housing affordability or community disruption due to the proliferation of STRs. While occasional safety incidents and disturbances linked to Airbnb guests are reported (Mylläri, 2023), no large-scale structural changes have been documented, unlike in Barcelona, where the penetration of tourism into local neighbourhoods has transformed the commercial landscape by replacing traditional restaurants and supermarkets with trendy cafés and souvenir shops (Cocola-Gant, 2023, p. 5). In the Finnish context, Rovaniemi exemplifies an extreme case, where short-term renting has escalated beyond control, which this study's interviewees used as a reference point to neutralise potential socio-economic challenges in Tampere. The participants do not deny the challenges caused by the growth of STRs entirely, but they seem not to be concerned about issues just yet. A similar pattern has also been observed in Helsinki by Jokela and Minoia (2020, p. 20). Nevertheless, through the interviews, I noted that

Airbnb hosts actively undertake initiatives in responsible hosting. Not only did they emphasise the importance of monitoring the housing situation and city wellbeing from potential risks as seen elsewhere in the world, but they also shared concrete measures they were implementing to mitigate potential challenges. Although such pre-emptive measures were not specifically explored in the literature review section, such conflict-avoidant behaviour did not emerge as a central theme in any of the academic articles discussing Airbnb hosting experiences.

As anticipated in the last section of the literature review on Airbnb hosting in Tampere, the media generally emphasises the problematic aspects of Airbnb hosting, which participants in this study are aware of and which they express frustration about regarding the unfair media portrayal. The issue seems to stem from the media's tendency to select sensational cases and headlines to attract readers, often sacrificing accuracy. Consequently, the false interpretations and reduced empathy may result in the stereotyping and stigmatisation of Airbnb hosts. All hosts recognised the slightly negative media representation, but their reactions vary from indifference to concern. One participant noted that such negative portrayals might discourage them from engaging in public discourse, implying a worrying risk to reducing constructive dialogue between hosts and policymakers, leading to one-sided and illegitimate STR regulation.

Conversely, the tension between Airbnb hosts and the STR policy framework became evident through this study. As foreseen in the literature review, the current STR regulation in Tampere remains incoherent and confusing. Tampere’s approach that relies on soft governance—informing residents rather than enforcing strict laws—triggers negative reactions, as hosts mostly find the regulatory framework ambiguous. The current policy regime lacks authority, which was clear in discussions with hosts: the practice of employing a website as a source of information was criticised, the legal basis was undermined, and the intended target group (ordinary people with few Airbnb apartments or professional providers) remained unclear. It was interesting to note that the hosts’ experience of the restrictiveness varied from manageable to unfair, suggesting that regulatory burdens are shaped by individual contexts and attitudes towards governance.

Overall, the interviews revealed that the current policy framework on STRs is outdated and does not align well with the realities of Airbnb hosting in Tampere. It exposes a gap between policy and practice: hosts are generally aware of the framework, but it falls short in clearly communicating whose responsibility it is to follow these rules and leaves compliance voluntary. When acknowledging this gap, Tampere could implement more accurate and proactive regulations to prevent negative consequences before they occur. The governance of STRs and Airbnb in Tampere is fragmented among five independent entities: 1) Construction Supervision Authority (Rakennusvalvonta); 2) The Environmental Health Authority (Ympäristöterveys); 3) The Fire Department; 4) The police; and 5) The tax authorities. Among these, aspiring Airbnb hosts are expected to formally notify the Construction Supervision Authority, the Environmental Health Authority, and the police individually, making it tedious for hosts and challenging for the city to systematically monitor Airbnb activities in Tampere.

5.3 Limitations

There are two major limitations in this research. First, the limited sample size of three participants offers only an introduction to understanding Airbnb hosting in Tampere. For a more comprehensive overview that would allow reliable generalisations, a bigger sample is required. On the other hand, these results could be used for designing surveys in future research, allowing more context-specific questions. Second, as short-term renting in Tampere is quite new and yet on the rise, its ability to adapt to evolving markets and policy frameworks remains uncertain. The results of this study represent the market demand and regulatory framework at the time of the data collection in June-July 2025 and, therefore, may not account for future developments. This limitation is highly relevant as the Finnish government has just recently proposed an amendment to the Building Act to Parliament, which may limit short-term renting in second apartments to 90 days, or 180 days if permitted by the municipality (Martinkauppi, 2025).

6 CONCLUSION

This thesis set out to study how Airbnb hosts in Tampere perceive short-term renting and Airbnb. STRs and Airbnb have attracted a lot of attention among scholars, but the previous research has predominantly focused on their impacts in large metropolises with less attention to middle-sized cities. Therefore, this study was an attempt to shed light on short-term renting in middle-sized cities, using Tampere as an example. In order to gain first-hand knowledge on Airbnb‘s development and hosting in Tampere, this study involved interviewing three local hosts who are actively operating on the Airbnb platform. These interviews were analysed with thematic analysis – a qualitative research method that identifies meaningful parts of the text through coding, which are later merged into broader themes. The thematic analysis resulted in five themes: 1) Economic and social contribution; 2) Flexibility and adaptability; 3) Distancing from conflict; 4) Contested legitimacy of hosting; and 5) Regulatory ambiguities.

Results and discussion showed that Airbnb is largely perceived as a commercial activity, where the economic benefits outweigh the social benefits, which can be interpreted as Airbnb’s signal of departure from the sharing economy ethos. Perks, such as social exchange, providing more accessible accommodation for families with kids, and the sense of personal fulfilment from hosting, are mentioned, but were not the core reasons for short-term renting among interviewees. Interestingly, Airbnb’s operations in Tampere were justified by appealing to these social benefits and contributing to the common good. Airbnb is characterised as an affordable, flexible, and more agreeable form of accommodation compared to the conventional hotel industry. Airbnb is pictured as an alternative accommodation option which fills the gaps in the accommodation landscape in Tampere, enabling more tourists to come and elevate the local economy. Due to the more scattered spatial distribution of Airbnb listings, the hosts believe that economic benefits are distributed more widely in the city, benefiting the whole society.

When it comes to the hosts' perceptions of the potential socio-political tensions regarding STRs, they largely divide into three categories: impacts on urban areas, media portrayal, and regulation. First, there is a wide consensus that Tampere has not faced issues related to housing affordability or community disruption to the same degree as, for example in Rovaniemi or other European cities. In the context of Tampere, these potential risks are deemed distant, but something to keep an eye on. Second, a tension between the media representation and the hosts is noted. The hosts are aware of the slightly negative image of Airbnb in the news, which they attribute to news outlets' focus on clickbait headlines and isolated negative incidents that lump all the hosts into one group. Although none of the interviewees had experienced negative attitudes from third parties regarding their Airbnb operations, the presumptions caused by the media representation may restrict some of the hosts' willingness to participate in the public debate on STRs. This may risk the constructive and reciprocal dialogue between Airbnb hosts and decision-makers in Tampere, potentially resulting in more friction between them. Finally, the greatest tension revolved around the current policy framework. Foremost, the STR regulation is perceived as ambiguous and confusing. The regulatory framework does not seem to have a touch on reality and is somewhat restrictive and unfair from the hosts' perspective. Tampere approaches short-term renting with a soft governance style, relying on informing instead of strict laws, which makes the city administration lack authority when managing short-term renting. Dividing the coordination of STRs to five independent authorities, a fragmented governance architecture currently falls short in systematically monitoring Airbnb activities in Tampere, providing favourable circumstances for unlicensed accommodation providers to flourish.

I believe that Tampere could benefit from a registry where all hosts seeking to list their properties on Airbnb could notify all relevant authorities simultaneously. By submitting details of their Airbnb property to the registry, the service could include a feature providing relevant information regarding each host's specific situation. This could improve context-sensitivity, identified as a weakness in the current STR governance. Although similar registries have been implemented in Amsterdam (Toeristische Verhuus, 2021) and Mexico City (Castañeda Saavedra, 2024) to limit the number of Airbnb apartments, in

Tampere's case, it could simply serve as a unified database to monitor the development of STRs and potentially identify illegal accommodation providers.

This study opens up several areas of future research, particularly where current knowledge is limited and evolving. First, it would be valuable to analyse the perspectives of explicitly commercial Airbnb hosts in Tampere who may have more interactions with third parties and regulatory frameworks. The future study could explore these hosts' role within the housing landscape, how they rationalise the dozens of STRs in their real estate portfolio, and whether they recognise the parallels with the more commercialised trajectories seen in global cities. The second avenue for research could focus on the implications after the amendment to the Building Act, starting from January 1st, 2026. The new amendment limits short-term renting to 90 days per year, or 180 days per year if permitted by the municipality. A longitudinal study comparing the hosts' operational circumstances before and after the amendment – by using both qualitative and quantitative measures – would provide valuable information on whether the regulation reduces STR activity and how the Airbnb hosts adapt to these constraints. Although this new law is an attempt to reduce regulatory ambiguity, its practical enforcement remains to be seen and whether the city administrations succeed in establishing a systematic way to identify and monitor unlicensed accommodation providers.

REFERENCES

Adamiak, C. (2018). Mapping Airbnb supply in European cities. *Annals of Tourism Research*, *71*, 67–71. https://doi.org/10.1016/j.annals.2018.02.008

Airbnb (Producer). (2019, August 5). *1/2 Billion Guest Arrival | Belong Anywhere | Airbnb* [YouTube video]. https://www.youtube.com/watch?v=rQo6zr1nHvw

Airbnb. (2025, March). About us. *Airbnb Newsroom*. https://news.airbnb.com/about-us/

Ashanullah, T. (2020, February). Airbnb ja asunto-osakeyhtiön yhtiöjärjestys. *Suomen Vuokranantajat*. https://vuokranantajat.fi/lehdet/airbnb-ja-asunto-osakeyhtion-yhtiojarjestys/

Auvinen, A. (2024, November 5). Rovaniemen kaupunki epäilee, että lukuisissa omakotitaloissa pyöritetään laittomia hotelleja. *Yle Uutiset*. https://yle.fi/a/74-20121589

Auvinen, A., & Kukko-Liedes, P. (2024, November 4). Yksinhuoltaja ei edes yllättynyt, kun vuokranantaja käski muuttaa – näin Airbnb-bisnes on vallannut Rovaniemen. *Yle Uutiset*. https://yle.fi/a/74-20121183

Balampanidis, D., Maloutas, T., Papatzani, E., & Pettas, D. (2021). Informal urban regeneration as a way out of the crisis? Airbnb in Athens and its effects on space and society. *Urban Research & Practice*, *14*(3), 223–242. https://doi.org/10.1080/17535069.2019.1600009

Barron, K., Kung, E., & Proserpio, D. (2020). The Sharing Economy and Housing Affordability: Evidence from Airbnb. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.3006832

Baum, A. (2015). *Real estate investment: A strategic approach* (Third edition). Routledge.

Botsman, R., & Rogers, R. (2010). *What's mine is yours: The rise of collaborative consumption*. Harper business.

Brollo, B., & Celata, F. (2023). Temporary populations and sociospatial polarisation in the short-term city. *Urban Studies*, *60*(10), 1815–1832. https://doi.org/10.1177/00420980221136957

Cansoy, M., & Schor, J. (2024). Commercialization on "Sharing Platforms": The Case of Airbnb Hosting. *American Behavioral Scientist*, *68*(8), 983–1006. https://doi.org/10.1177/00027642231155366

Castañeda Saavedra, C. O. (2024, June 18). Blog Derecho, Turismo y Hoteles. *Garrigues*. https://blogturismo.garrigues.com/latinoamerica/obligaciones-para-plataformas-digitales-y-anfitriones-en-la-ciudad-de-mexico

Celata, F., & Romano, A. (2022). Overtourism and online short-term rental platforms in Italian cities. *Journal of Sustainable Tourism*, *30*(5), 1020–1039. https://doi.org/10.1080/09669582.2020.1788568

Chen, G., Cheng, M., Edwards, D., & Xu, L. (2022). COVID-19 pandemic exposes the vulnerability of the sharing economy: A novel accounting framework. *Journal of Sustainable Tourism*, *30*(5), 1141–1158. https://doi.org/10.1080/09669582.2020.1868484

Cheng, M., Houge Mackenzie, S., & Degarege, G. A. (2022). Airbnb impacts on host communities in a tourism destination: An exploratory study of

stakeholder perspectives in Queenstown, New Zealand. *Journal of Sustainable Tourism*, *30*(5), 1122–1140. https://doi.org/10.1080/09669582.2020.1802469

City of Tampere. (2025, January 10). *Airbnb-tyyppinen majoitustoiminta*. https://www.tampere.fi/asuminen-ja-rakentaminen/rakenna-ja-korjaa/rakentamisen-maaraykset-ja-ohjeet/airbnb-tyyppinen-majoitustoiminta

Clarke, V., & Braun, V. (2017). Thematic analysis. *The Journal of Positive Psychology*, *12*(3), 297–298. https://doi.org/10.1080/17439760.2016.1262613

Cocola-Gant, A. (2023). Place-based displacement: Touristification and neighborhood change. *Geoforum*, *138*, 103665. https://doi.org/10.1016/j.geoforum.2022.103665

Cocola-Gant, A., & Gago, A. (2021). Airbnb, buy-to-let investment and tourism-driven displacement: A case study in Lisbon. *Environment and Planning A: Economy and Space*, *53*(7), 1671–1688. https://doi.org/10.1177/0308518X19869012

De Janasz, S. C., Kim, S., Schneer, J. A., Beutell, N. J., & Wong, C. (2023). Work-family integration and segmentation in the gig economy: An exploratory study on Airbnb hosts' experiences. *Tourism and Hospitality Research*, *23*(1), 60–71. https://doi.org/10.1177/14673584221085211

Dementjeff, P., & Heikkilä, E. (2022, May 25). Tällaista tiliä Airbnb-asunnoilla tekee nyt Tampereella – ensin hinnat pomppasivat, mutta kokenut majoittaja yllättyi kisojen aikana. *Aamulehti*. https://www.aamulehti.fi/talous/art-2000008823182.html

Dos Santos, A. R., Dos Anjos, S. J. G., & Kuhn, V. R. (2025). Active Empathic Listening and Its Influence on Hosting Performance: A Host's Perspective on Airbnb. *International Journal of Hospitality & Tourism Administration*, 1–27. https://doi.org/10.1080/15256480.2025.2484733

Enne, T. (2024, February 7). Näin Airbnb-majoittamisen ikävät seuraukset näkyvät Tampereella – Rakennus-valvontaan tulvii valituksia, poliisi huolissaan rikollisuudesta: ”Kannattaa miettiä kenet kotiinsa päästää”. *Aamulehti*. https://www.aamulehti.fi/tampere/art-2000010524065.html

Eurostat. (2024). *Short-stay accommodation offered via collaborative economy platforms by residence of the guest and cities—Experimental statistics* [Data set]. Eurostat. https://doi.org/10.2908/TOUR_CE_OARC

Garcia-López, M.-À., Jofre-Monseny, J., Martínez-Mazza, R., & Segú, M. (2020). Do short-term rental platforms affect housing markets? Evidence from Airbnb in Barcelona. *Journal of Urban Economics*, *119*, 103278. https://doi.org/10.1016/j.jue.2020.103278

Gil, J., & Sequera, J. (2022). The professionalization of Airbnb in Madrid: Far from a collaborative economy. *Current Issues in Tourism*, *25*(20), 3343–3362. https://doi.org/10.1080/13683500.2020.1757628

Guttentag, D. (2019). Progress on Airbnb: A literature review. *Journal of Hospitality and Tourism Technology*, *10*(4), 814–844. https://doi.org/10.1108/JHTT-08-2018-0075

Hakkarainen, M., & Honkanen, A. (2017). Vertaismajoituksen tilastointia: AIRBNB Rovaniemellä. In H. Ilola, P. Satokangas, & M. Tapaninen (Eds), *Tilastoja tutkimassa—Lukuja Lapin matkailusta* (pp. 31–32). Matkailualan tutkimus- ja koulutusinstituutti.

https://lauda.ulapland.fi/bitstream/handle/10024/63143/Ilola.Heli%3b%20Satokangas.Pasi%3b%20Tapaninen.Mirva.pdf?sequence=1&isAllowed=y

Hankaniemi, A. L. (2024, October 25). *Yksi ilmoitus kaupungille, ja Maiju Saukkolan Airbnb-vuokraus loppui kuin seinään: ”Kenestä tehdään seuraava ilmoitus?”*. Yle Uutiset. https://yle.fi/a/74-20119911

Heinrichs, H. (2013). Sharing Economy: A Potential New Pathway to Sustainability. *GAIA - Ecological Perspectives for Science and Society*, *22*(4), 228–231. https://doi.org/10.14512/gaia.22.4.5

Hodges, M. (2023, January 29). The fairytale Finnish city you've probably never heard of. *The Times*. https://www.thetimes.com/travel/the-fairytale-finnish-city-you-ve-probably-never-heard-of-57gtr6v9v

Hurme, A. (2022, November 17). *Tampereen hotellihinnat kipusivat jo Helsingin ohi – kaupunkilaisia kannustetaan vuokraamaan oma asunto turisteille*. https://yle.fi/a/74-20005128

Jokela, S., & Minoia, P. (2020). Nordic home-sharing utopia: A critical analysis of Airbnb in Helsinki. *Scandinavian Journal of Hospitality and Tourism*, *20*(3), 227–245. https://doi.org/10.1080/15022250.2020.1774412

Kalamar, A. (2013, May 13). Sharewashing is the New Greenwashing. *OpEdNews*. https://www.opednews.com/populum/page.php?p=2&f=Sharewashing-is-the-New-Gr-by-Anthony-Kalamar-130513-834.html

Karlsson, L., & Dolnicar, S. (2016). Someone's been sleeping in my bed. *Annals of Tourism Research*, *58*, 159–162. https://doi.org/10.1016/j.annals.2016.02.006

Khang, A., Jadhav, B., Hajimahmud, V. A., & Satpathy, I. (Eds). (2025). *Synergy of AI and fintech in the digital gig economy* (First edition). CRC Press. https://doi.org/10.1201/9781003621454

Kim, Y. R., & Yeon, J. (2025). Do short-term rental platforms affect housing markets? Evidence from Airbnb in London. *Tourism Management*, *111*, 105204. https://doi.org/10.1016/j.tourman.2025.105204

Lampinen, A., & Cheshire, C. (2016). Hosting via Airbnb: Motivations and Financial Assurances in Monetized Network Hospitality. *Proceedings of the 2016 CHI Conference on Human Factors in Computing Systems*, 1669–1680. https://doi.org/10.1145/2858036.2858092

Martin, C. J. (2016). The sharing economy: A pathway to sustainability or a nightmarish form of neoliberal capitalism? *Ecological Economics*, *121*, 149–159. https://doi.org/10.1016/j.ecolecon.2015.11.027

Martinkauppi, K. (2025, May 2). *Hallituksen esitys eduskunnalle rakentamislain muuttamisesta*. Ministry of the Environment.

Michael O'Regan, D., & Choe, J. (2017). Airbnb: Turning the Collaborative Economy into a Collaborative Society. In D. Dredge & S. Gyimóthy (Eds), *Collaborative Economy and Tourism* (pp. 153–168). Springer International Publishing. https://doi.org/10.1007/978-3-319-51799-5_9

Muschter, S., Caldicott, R. W., Von Der Heidt, T., & Che, D. (2022). Third-party impacts of short-term rental accommodation: A community survey to inform government responses. *Journal of Sustainable Tourism*, *30*(5), 1102–1121. https://doi.org/10.1080/09669582.2020.1860067

Mylläri, J. (2023, February 22). Uusi ilmiö: Airbnb-vuokralaiset näkyvät poliisin tilastossa Tampereella. *Aamulehti*. https://www.aamulehti.fi/moro/art-2000009397099.html

Neuts, B., Kourtit, K., & Nijkamp, P. (2021). Space Invaders? The Role of Airbnb in the Touristification of Urban Neighbourhoods. In S. Suzuki, K. Kourtit, & P. Nijkamp (Eds), *Tourism and Regional Science* (Vol. 53, pp. 103–125). Springer Singapore. https://doi.org/10.1007/978-981-16-3623-3_7

Pajunen, L. (2020, April 26). Korona pakottaa Airbnb-asuntojen omistajia tavallisille vuokramarkkinoille. *Aamulehti*. https://www.aamulehti.fi/uutiset/art-2000007429715.html

Palomaa, A. (2018, August 6). Hotellihuone voi jäädä haaveeksi kesän suurtapahtumien aikaan Tampereella. *Yle Uutiset*. https://yle.fi/a/3-10244042

Raitio, R., & Punkari, P. (2022, November 21). *Tampere kannustaa kaupunkilaisia vuokraamaan asuntojaan lyhytaikaisesti, Airbnb-majoittaja ilahtui: ”Kaupunki on kääntänyt näköjään kelkkansa”*. Yle Uutiset. https://yle.fi/a/74-20005255

Ravenelle, A. J. (2017). Sharing economy workers: Selling, not sharing. *Cambridge Journal of Regions, Economy and Society*, *10*(2), 281–295. https://doi.org/10.1093/cjres/rsw043

Rytkönen, E. (2025, July 3). *Korkeakoulu siirtänyt oppitunteja pois turistisesongin tieltä, koska asunnot eivät riitä Rovaniemellä*. https://yle.fi/a/74-20169436

Salerno, G.-M., & Russo, A. P. (2022). Venice as a *short-term city*. Between global trends and local lock-ins. *Journal of Sustainable Tourism*, *30*(5), 1040–1059. https://doi.org/10.1080/09669582.2020.1860068

Schor. (2014, October). Debating the Sharing Economy. *Great Transition Initiative. Toward A Transformative Vision and Praxis*. https://www.greattransition.org/publication/debating-the-sharing-economy

Schor, J. (2017). Does the sharing economy increase inequality within the eighty percent?: Findings from a qualitative study of platform providers. *Cambridge Journal of Regions, Economy and Society*, *10*(2), 263–279. https://doi.org/10.1093/cjres/rsw047

Srnicek, N. (2017). The challenges of platform capitalism: Understanding the logic of a new business model. *Juncture*, *23*(4), 254–257. https://doi.org/10.1111/newe.12023

Sundararajan, A. (2016). *The sharing economy: The end of employment and the rise of crowd-based capitalism*. MIT Press.

Taloustutkimus Oy. (2025, March 19). *Tampere ja Helsinki houkuttelevimmat matkailukaupungit*. https://www.taloustutkimus.fi/ajankohtaista/uutisia/tampere-ja-helsinki-houkuttelevimmat-matkailukaupungit.html

Toeristische Verhuus. (2021, April 1). *Registratiesysteem Toeristische Verhuus*. https://www.toeristischeverhuur.nl

Ventola, E. (2025, July 2). Laitonta piilohotellia uhkaa yhä Tampereen kaupungin määräämä uhkasakko – oikeus eväsi valitusluvan. *Aamulehti*. https://www.aamulehti.fi/tampere/art-2000011017833.html

Visit Finland. (n.d.). *Introducing Tampere*. Visit Finland. Retrieved 15 August 2025, from https://www.visitfinland.com/en/places-to-go/lakeland/tampere/

Visser, G., Erasmus, I., & Miller, M. (2017). Airbnb: The Emergence of a New Accommodation Type in Cape Town, South Africa. *Tourism Review International*, *21*(2), 151–168. https://doi.org/10.3727/154427217X14912408849458

Wang, Y., Livingston, M., McArthur, D. P., & Bailey, N. (2024). The challenges of measuring the short-term rental market: An analysis of open data on Airbnb activity. *Housing Studies*, *39*(9), 2260–2279. https://doi.org/10.1080/02673037.2023.2176829

Wirtz, J., So, K. K. F., Mody, M. A., Liu, S. Q., & Chun, H. H. (2019). Platforms in the peer-to-peer sharing economy. *Journal of Service Management*, *30*(4), 452–483. https://doi.org/10.1108/JOSM-11-2018-0369

Zuboff, S. (2015). Big other: Surveillance Capitalism and the Prospects of an Information Civilization. *Journal of Information Technology*, *30*(1), 75–89. https://doi.org/10.1057/jit.2015.5

APPENDICES

Appendix 1: Features of Airbnb-type accommodation service

- The operator has reported a notification regarding accommodation activities according to Section 13 (§13) of the Health Protection Act to the Tampere Environmental Health Authority, which oversees the activities
- Nobody is registered to reside in the apartment
- The rental contract includes value-added tax
- The apartment is furnished
- Accommodation is primarily offered for a short period of time
- Accommodation price is stated as a daily or weekly rate, and it includes, for example, internet connection, electricity, and water.
- Operator offers hotel-like services, such as breakfast, bedding, hygiene necessities, or cleaning services
- The apartment is offered via a platform
- The apartment is marketed as an accommodation space
- Guest has limited rights compared to a typical tenancy agreement, such as restrictions on the use of auxiliary spaces related to the apartment (attic or basement spaces)

Adapted from (City of Tampere, 2025), *Airbnb-tyyppinen majoitustoiminta*, retrieved from https://www.tampere.fi/asuminen-ja-rakentaminen/rakenna-ja-korjaa/rakentamisen-maaraykset-ja-ohjeet/airbnb-tyyppinen-majoitustoiminta#majoitustoimintaa-koskeva-lainsaadanto-ja-oikeuskaytanto on 24.7.2025. (*Author's translation*)

Appendix 2: Interview questions

Background

1. How did you get into short-term rentals?
2. Why did you choose to rent your properties for shorter periods instead of long-term leasing?
3. How long have you been hosting on Airbnb?
4. How many properties do you manage in Tampere?
5. Is short-term rentaling your main source of income or a "side-hustle"?

Perceptions about STR and Airbnb in Tampere

1. How would you describe Airbnb activities in general?
2. What role does it have in society?
3. Do you think that Airbnb has impacted the housing market in Tampere?
4. Do you think that Airbnb has impacted any neighbourhoods in Tampere?
5. Can you mention any (potential or real) benefits or concerns related to short-term renting in Tampere?
    a. How could these benefits be enhanced even further? / How could these concerns be mitigated?

Conflicts and Public Discourse

1. How do you perceive the public discourse or general atmosphere surrounding hosting Airbnb?
    a. Have there been any changes over the years?
2. Have there been conflicts or negative attitudes with third parties, such as the housing cooperative or local community?
3. Do you see a contradiction between the potential housing shortage[3] and the increase in Airbnb listings in Tampere?
4. Do you feel that Airbnb hosts are portrayed fairly in the media and public discourse?

[3] During the interview, I backed up this question by presenting an article by Pohjanen et al. (2024 May 12) titled *There might soon be a shortage of new apartments in Tampere, expert estimates – the city grows but constructions slows down* (Uusista asunnoista voi tulla pian pulaa Tampereella, arvioi asiantuntija – kaupunki kasvaa, mutta rakentaminen hidastuu). Yle. https://yle.fi/a/74-20087035

Administrative Perspective

1. Are you aware of the instructions and regulations on Airbnb activities listed by the city of Tampere?
    a. Do you think that these instructions are fair and transparent to the Airbnb hosts?
2. Do you feel that the city's actions support or hinder your ability to continue operating on Airbnb? How?
3. Do you feel that these instructions and regulations are guiding Airbnb activities to the right direction in Tampere?
    a. Do you believe they have been established on a justified basis?
4. In your opinion, what reasons or (political) forces do you believe influence decision-making regarding Airbnb operations in Tampere?

Other

1. Anything else that I did not ask but you wish to add regarding the topic?